Case 08-06016 Doc 1 Filed 03/14/08 Entered 03/14/08 09:50:37 Desc Main Official Form 1 (04/07) Document Page 1 of 9

United States I Central Di		Volui	ntary Petition			
Name of Debtor (if individual, enter Last, First, Middle): Lauer, Richard, Joseph		Name of Joint Debtor (Spouse) (Last, First, Middle):				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			s used by the Joint I I, maiden, and trade	Debtor in the last 8 yes names):	ears	
Last four digits of Soc. Sec./Complete EIN or other Tax I.D state all): 0288	D. No. (if more than one,	Last four digits state all):	of Soc. Sec./Comple	ete EIN or other Tax	I.D. No. (if more than one,	
Street Address of Debtor (No. & Street, City, and State): 6504 W. 60th Street Chicago, IL		Street Address of	of Joint Debtor (No.	& Street, City, and S	State):	
	CODE 60638				ZIP CODE	
County of Residence or of the Principal Place of Business: COOK		County of Resid	ence or of the Princ	ipal Place of Busines	SS:	
Mailing Address of Debtor (if different from street address)):	Mailing Address	s of Joint Debtor (if	different from street	address):	
ZIP	CODE				ZIP CODE	
Location of Principal Assets of Business Debtor (if different	from street address above):				ZIP CODE	
Type of Debtor	Nature of Bus	iness	Char	oter of Bankruptcy	Code Under Which	
(Form of Organization) (Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)	(Check one box) Health Care Business Single Asset Real Estat U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank	e as defined in 11	Chapter 7 Chapter 9	□ Chapter 11 □ Chapter 12 □ Chapter 13	☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding	
	Other			Nature of Debts (Check one box)		
	Tax-Exempt E (Check box, if app Debtor is a tax-exempt under Title 26 of the U Code (the Internal Revo	organization nited States	debts, defin § 101(8) as individual p	rimarily consumer ed in 11 U.S.C. "incurred by an orimarily for a mily, or house- e."	Debts are primarily business debts.	
Filing Fee (Check one box)		Chapter 11 Debtors Check one box:				
 ✓ Full Filing Fee attached ☐ Filing Fee to be paid in installments (applicable to indisigned application for the court's consideration certifying unable to pay fee except in installments. Rule 1006(b) ☐ Filing Fee waiver requested (applicable to chapter 7 in 	ng that the debtor is See Official Form 3A.	Debtor Debtor Check if: Debtor	is a small business of is not a small business of saggregate noncontrol of the small business of the small bus	ess debtor as defined	11 U.S.C. § 101(51D). I in 11 U.S.C. § 101(51D). bts (excluding debts owed to	
attach signed application for the court's consideration.	See Official Form 3B.	☐ A plan ☐ Accept			ion from one or more classes 26(b).	
Statistical/Administrative Information ☐ Debtor estimates that funds will be available for distril ☐ Debtor estimates that, after any exempt property is except expenses paid, there will be no funds available for distri	eluded and administrative	3.		THIS SPA	ACE IS FOR COURT USE ONLY	
Estimated Number of Creditors 1- 50- 100- 200- 1,000- 49 99 199 999 5,000	5,001- 10,001- 25,0 10,000 25,000 50,0		Over 100,000			
	0,000 to \$1 million \$100 mi		More than \$100 r	million		
	0,000 to sillion \$1 million \$100 million		More than \$100 r	million		

Entered 03/14/08 09:50:37 Desc Main Case 08-06016 Doc 1 Filed 03/14/08 Official Form 1 (04/07) FORM B1, Page 2 Page 2 of 9 **Document** Voluntary Petition Name of Debtor(s): (This page must be completed and filed in every case) Richard Joseph Lauer All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Case Number: Location Date Filed: **NONE** Where Filed: Location Date Filed: Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: NONE Relationship: Judge: District: Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (e.g., forms 10K and (To be completed if debtor is an individual whose debts are primarily consumer debts) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). Exhibit A is attached and made a part of this petition. s/JQuinn 3/14/2008 Signature of Attorney for Debtor(s) Date Jill Rose Quinn 06184392 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. $\mathbf{\Lambda}$ No Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) V Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate. general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District. or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following). (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

filing of the petition.

Case 08-06016 Doc 1 Filed 03/14/08 Official Form 1 (04/07) Document	B Entered 03/14/08 09:50:37 Desc Main Page 3 of 9 FORM B1, Page 3				
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Richard Joseph Lauer				
Sign	atures				
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative				
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.				
or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	(Check only one box.) I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.				
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.				
X s/ Richard Joseph Lauer Signature of Debtor Richard Joseph Lauer	X Not Applicable (Signature of Foreign Representative)				
X Not Applicable Signature of Joint Debtor	(Printed Name of Foreign Representative)				
Telephone Number (If not represented by attorney) 3/14/2008 Date	Date				
Signature of Attorney	Signature of Non-Attorney Petition Preparer				
X s/JQuinn Signature of Attorney for Debtor(s) Jill Rose Quinn Bar No. 06184392 Printed Name of Attorney for Debtor(s) / Bar No. Law Offices of Jill Rose Quinn Firm Name 4825 North Mason Avenue, #104-105 Chicago, Illinois 60630	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) 1 prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition prepares, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.				
Address	Not Applicable Printed Name and title, if any, of Bankruptcy Petition Preparer				
(773) 777-9277 Telephone Number 3/14/2008 Date	Social Security number(If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. 110.)				
Signature of Debtor (Corporation/Partnership)	Address				
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	X Not Applicable				
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Not Applicable	Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or				
Signature of Authorized Individual Printed Name of Authorized Individual	partner whose social security number is provided above. Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:				
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.				
Date	A bankruptcy petition preparer 's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.				

Bank Of America PO Box 30610 Los Angeles, CA 90030-0610

Capital One PO Box 60024 City of Industry, CA 81716-0024

Citi Bank PO Box 790110 St.Louis, MO 63179-0110

Citi Bank PO Box 209009 Brooklyn, NY 11220-9009

Cook County Treasurer PO Box 4488 Carol Stream, IL 60197

GE Money Bank PO Box 981417 El PASo, TX 79998-1417

US Bank C/O Codilis Ernest Jr 15W030 N Frontage Rd Burr Ridge, IL 60527

Wachovia 1525 West W.T. Harris Blvd Charlotte, NC 28288-0376 Case 08-06016 Doc 1 Filed 03/14/08 Entered 03/14/08 09:50:37 Desc Main Document Page 5 of 9

Official Form 6D (10/06)

In re Richard Joseph Lauer		Case No.	
<u> </u>	Debtor		(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. Bank Of America PO Box 30610 Los Angeles, CA 90030-0610			2006 Solistice VALUE \$0.00				15,000.00	0.00
ACCOUNT NO. US Bank C/O Codilis Ernest Jr 15W030 N Frontage Rd Burr Ridge, IL 60527			6504 W. 60th Street Chicago, IL 60638 VALUE \$325,000.00				227,500.00	0.00
ACCOUNT NO. Wachovia 1525 West W.T. Harris Blvd Charlotte, NC 28288-0376			2000 Ford 250 VALUE \$0.00				15,000.00	0.00

continuation sheets attached

0

Subtotal → (Total of this page)

Total > (Use only on last page)

\$ 257,500.00	\$ 0.00
\$ 257,500.00	\$ 0.00

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Official Form 6E (04/07)

adjustment.

In re	Richard Joseph Lauer		Case No.	
		Debtor	,	(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	YPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations
	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or ponsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case
арр	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the pointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying ependent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation inness, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans
ces	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
hou	Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or usehold use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
V	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of vernors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 07 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
	<i>, ,</i>

1 continuation sheets attached

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of

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Official Form 6E (04/07) - Cont.

In re	Richard Joseph Lauer		Case No.	
	Thomara Goodpir Eador	Debtor	-,	(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	соревтоя	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Cook County Treasurer PO Box 4488 Carol Stream, IL 60197							2,300.58	2,300.58	0.00

Sheet no. $\underline{1}$ of $\underline{1}$ continuation sheets attached to Schedule of Creditors Holding Priority Claims

(Totals of this page)

Subtotals >

Total >
(Use only on last page of the completed
Schedule E. Report also on the Summary of
Schedules.)

Total > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$	2,300.58	\$	2,300.58	\$	0.00
\$	2,300.58				
_	2,000.00	\$	2,300.58	\$	0.00
		Ψ	2,300.30	Ψ	0.00

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Official	Form	6F	(10/06)
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In re	Richard Joseph Lauer	Case No.
	Dobtor	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Check this box if debtor has no creditors holding dissecured horiphority claims to report on this schedule F.							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5178052543148254							5,400.00
Capital One PO Box 60024 City of Industry, CA 81716-0024	•						
ACCOUNT NO. 2712334644							9,500.00
Citi Bank PO Box 790110 St.Louis, MO 63179-0110							
ACCOUNT NO. 5424180766285586							9,000.00
Citi Bank PO Box 209009 Brooklyn, NY 11220-9009							
ACCOUNT NO. 6044051000262871							11,578.00
GE Money Bank PO Box 981417 EI PASo, TX 79998-1417							

0 Continuation sheets attached

Subtotal > \$ 35,478.00

Total > \$ 35,478.00

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UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF ILLINOIS

In re:	Richard Joseph Lauer	Case No		
	Debtor	- Chapter <u>13</u>		

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of 1 sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

Dated: 3/14/2008 Signed: s/ Richard Joseph Lauer Richard Joseph Lauer

Signed: s/JQuinn

Jill Rose Quinn
Attorney for Debtor(s)

Bar no.: 06184392 Law Offices of Jill Rose Quinn 4825 North Mason Avenue, #104-105

Chicago, Illinois 60630

Telephone No.: (773) 777-9277

Fax No.: (773)777-9275

E-mail address: Quinnlawoffice@aol.com